

January 26, 2009

Montana State House of Representatives  
Helena, MT

Re: HB 300

To Whom it May Concern:

I am writing to ask you to consider House Bill 300 presented to you by Representative Pat Ingraham. I have spoken with Rep. Ingraham multiple times regarding this issue. In an attempt to act responsibly and purchase health insurance for us to prevent loss of our home and/or becoming another bankrupt family due to medical costs we believe firmly that it is in the best interest of the State of Montana to enable and allow families and individuals, regardless of age or marital status to have a means of reducing our taxable income when purchasing health insurance. Montana at one time did have a Medical Savings Account tax policy, which we believe is no longer viable. Reinstating this and increasing the amount to reflect the true medical costs of this state and country is an important action that our state politicians can and should take.

My husband, a retired firefighter with no employer provided health insurance, and I struggle each month to save sufficient funds from his retirement income to purchase medical health insurance. Due to our age (over 60) and Mark's prior stroke history, obtaining insurance is difficult enough. Not only is the cost a challenge, but finding an insurance company authorized to provide services to residents of this state is a challenge. This reduces the competitive rate opportunities for your constituents.

We further urge you to consider modification of the state revenue tax codes to insure that the amount is a reasonable portion of the income being excluded. Our policies are high deductible plans that have a \$5,000.00 EACH deductible before any insurance claim will be paid. Our policy rates currently are approaching the \$12,000.00 per year figure and will increase in 2009, as is customary on the anniversary date of the policy. May I add that this insurance plan does not include any prescriptive, dental or optical benefits. Those costs are in addition to the insurance and deductible amounts.

Tax codes appear to the common constituent to have too many clauses and loop holes that enable both state and federal tax codes to give with one hand and take with the other, effectively reducing the tax payers' income and ability to provide for themselves. With the downturn in the economy, we can understand the state having concerns for a projected reduction in state tax revenues and the resulting reduction of state programs and employees. However, if we have all lost our jobs & have no medical insurance it is only a matter of how long before the State of MT. finds more people in need of government benefits funding.

Thank you for considering our request and factoring our not terribly unique circumstances. We urge you to support any and all plans that will enable your constituents to remain financially able to provide for their medical care and costs.

Sincerely,

Mark and Jane Fortin  
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Thompson Falls, MT 59873